stones have not been auctioned in Bombay Customs for over a decade;

(b) what is the value of such goods awaiting disposal; and

(c) what action Government contemplates for disposing of seized/confiscated gold other than bullions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ) (a) Yes Sir. Seized, confiscated diamonds, and other precious and semi precious stones have not been auctioned as the existing Govt. policy did not allow disposal of the same for the domestic market in India.

(b) The available stock of diamonds, precious and semi precious stones is as follows:—

	Value (Rs. in Crores)
Seized stock	23.01 crores
Confiscated stock	32.02 crores
Ripe for disposal	4.67 crores

(c) The Govt. has since reviewed the disposal policy on diamonds and precious stones. The necessary guidelines and procedure have also been issued enabling outright sale of cut and polished diamonds, rough and uncut diamonds, precious and semi precious stones in open auction. The auctions are proposed to be conducted in Mumbai by the Customs Department.

Housing Loans by LIC in Bihar

1473. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) the quantum of housing loan given by the LIC in Bihar during the last three years, year-wise;

(b) how does it compare with other States;

(c) whether LIC propose to increase the housing loans to Bihar to boost housing sector in the States; and

(d) if so, the detail thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTER OF FINANCE (SHRI SATPAL MAHARAJ): (a) and (b) The Planning Commission had allocated Rs. 4.14, 4.14 and 3.91 crores to the Government of Bihar for Housing Loans for the financial years 1994-95; 1995-96; and 1996-97 respectively. However, no amount was disbursed by the LIC during this period as there are outstanding dues of interest and principal instalments on the loans sanctioned in the previous years to the extent of Rs. 4.52 Crores. However, a loan of Rs. 2.00 Crores was released to Bihar State Housing Co-operative Federation Ltd., by the LIC for the year 1996-97.

Statements showing the amount released to other State Governments and State level Apex Societies during this period are at Annexures (1) and (2) respectively. [*See* Appendix 181, Annexure No. 41]

(c) and (d) No such proposal is under consideration of the LIC, as the loans disbursed to the Bihar Government in the past are still outstanding.

Low Credit-Deposit Ratio in Banks in Eastern Region

1474. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that credit deposit ratio in banks of eastern region in the country is very much lower than that of all India average;

(b) if so, the detail thereof, and

(c) remedial measures Government propose to take in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) and (b) The Credit Deposit Ratio (CDR) of scheduled commercial banks in the State of Eastern Region as on the last Friday of March 1997 and also all India average, as fur-